

### Remarks

The Office Action mailed July 12, 2007 has been carefully reviewed and the foregoing amendment has been made in consequence thereof.

Claims 1, 2, 5-17, 20-32, 34-42, 48, 49, 51-53, 61-65, 67-70, 75-84 are now pending in this application. Claims 1-3, 5-18, 20-42, 48-49, 51-53, 61-65, 67-70, and 75-84 stand rejected. Claims 3, 4, 18, 19, 33, 43-47, 50, 54-60, 66, and 71-74 have been canceled.

The rejection of Claims 1-3, 5-18, 20-42, 48-49, 51-53, 61-65, 67-70, and 75-84 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent 5,987,434 to Libman in view of U.S. Patent 6,678,698 to Fredell et al. (hereinafter referred to as "Fredell") is respectfully traversed.

Applicants submit that neither Libman nor Fredell, considered alone or in combination, describe or suggest creating a structure of divisions and sub-divisions for a business profile of a business entity, wherein each division and sub-division has a different authority level within the business entity, as is describe in the claimed invention. Rather, Libman describes an apparatus that uses client information to automatically select and present financial products appropriate for a client. The apparatus includes an input device for inputting client information, financial product information, ancillary data, and decision criteria. The apparatus also includes a storage device for storing the inputted items, and decision making logic circuitry for using the inputted items to select a subset of the financial products. An output device prepares a client communication which identifies the subset of the financial products. The output device incorporates a portion of the client information and a portion of the financial products information into the client communication.

Further, Fredell describes a secure web-based system for communicating and managing project information. The system allows two or more business entity to connect via a "virtual link." Specifically, column 5, lines 35-47 of Fredell describe that:

[a]ny entity or financial institution can be connected to any other entity via a "virtual link" that is established only for a limited time, such as the pre-closing period or post-closing period. These entities are authorized by the network service

company and the target to access project information by way of the network service provider service. Individuals within the acquiring entity and other external organizations are issued passwords or other access codes which give them access only to those documentation that are approved for their review. The term "virtual link" is used to connote a system in which the user has essentially direct access using a password or other codes but which can be readily terminated by canceling the access codes.

Moreover, Fredell describes at column 6, lines 21-26 that:

The person posting the document generally decides who gets access to that document and may add or change indexing information for the document. After the person posting the document has indicated who should receive access, the document will be instantly available to any authorized project participants 18.

Accordingly, Fredell describes that several business entities can share documents via a "virtual link" and that the person posting the documents can limit each entities access to certain documents. Applicants submit that a description of providing access to selected documents is not a description of creating a structure of divisions and sub-divisions for a business profile of a business entity, wherein each division and sub-division has a different authority level within the business entity.

In addition, Applicants submit that neither Libman nor Fredell, considered alone or in combination, describe or suggest creating a deal library, wherein each division and sub-division of a business profile is able to access information in the deal library based on an authority level of the division and sub-division, and wherein at least one default template in the deal library is unique to each division and sub-division. Specifically, Applicants submit that a description of providing access to selected documents is not a description of creating a deal library, wherein each division and sub-division of a business profile is able to access information in the deal library based on an authority level of the division and sub-division, and wherein at least one default template in the deal library is unique to each division and sub-division.

Claim 1 recites a method for offering and managing at least one deal process between a business entity and a customer using a server system coupled to a database and in

communication with a client system and having a plurality of users, the server associated with the business entity, the business entity engaged in a business of offering at least one of products and services to prospective customers, wherein the method comprises the steps of “prompting an administrator associated with the business entity to create a business profile at the server system for storing within the database, the business profile includes permissions granted to each user of the plurality of users associated with the business entity for at least one of accessing, creating, and modifying information stored within the database...prompting the administrator to create a structure of divisions and sub-divisions for the business profile, wherein each division and sub-division has a different authority level within the business entity...identifying a prospective customer of the business entity...creating a deal for the business entity to propose to the identified prospective customer, the proposed deal is specifically created and targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity...creating at least one of a web page and a portal customized for attracting the identified prospective customer to the proposed deal, wherein the at least one customized web page and portal includes a link to the proposed deal specifically created and targeted to the identified prospective customer, and wherein the at least one customized web page and portal is stored within the database...offering the proposed deal to the identified prospective customer by displaying on the client system the at least one web page and portal customized for attracting the prospective customer to the proposed deal...prompting a permissioned user associated with the business entity to create a deal and a deal library at the server system after the prospective customer has selected the proposed deal, wherein the deal library for the deal includes an organizational structure for storing information therein that is automatically created based on the type of deal selected, and includes at least one default template automatically stored therein that is based upon the type of deal, wherein each division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division...designating the prospective customer that selected the proposed deal as the customer of the business entity within the server system, the deal representing a financial transaction between the customer and the business

entity, the deal library representing a portion of the database for storing documents created as part of the financial transaction...assigning members to a deal team for the deal between the business entity and the customer, the deal team members include users associated with the business entity who will perform tasks for completing the deal...assigning the customer to the deal team and granting permissions to the customer for accessing specific documents stored in the deal library...assigning at the server system tasks and milestones to be performed by the deal team members for completing the deal...notifying the deal team members of the assigned tasks to be performed and milestones...tracking each task and milestone for completing the deal...enabling the customer to monitor the progress of the deal by displaying on the client system a status of the deal.”

For the reasons set forth above, Applicants submit that neither Libman nor Fredell, considered alone or in combination, describe or suggest creating a structure of divisions and sub-divisions for a business profile of a business entity, wherein each division and sub-division has a different authority level within the business entity. Applicants further submit that neither Libman nor Fredell, considered alone or in combination, describe or suggest creating a deal library, wherein each division and sub-division of a business profile is able to access information in the deal library based on an authority level of the division and sub-division, and wherein at least one default template in the deal library is unique to each division and sub-division. Accordingly, Claim 1 is submitted to be patentable over Libman in view of Fredell.

Claims 2, 5-15, 75, and 79 depend from Claim 1. When the recitations of Claims 2, 5-15, 75, and 79 are considered in combination with the recitations of Claim 1, Applicants submit that Claims 2, 5-15, 75, and 79 likewise are patentable over Libman in view of Fredell.

Claim 16 recites a system comprising “at least one computer configured as a server associated with a business entity engaged in a business of offering at least one of products and services to prospective customers, said server coupled to a database for storing business profiles, libraries and templates...at least one client system connected to said server through a network, said server configured to...prompt an administrator associated with the business

entity to create a business profile, the business profile includes permissions granted to each user of a plurality of users associated with the business entity for at least one of accessing, creating, and modifying information stored within the database...prompt the administrator to create a structure of divisions and sub-divisions for the business profile, wherein each division and sub-division has a different authority level within the business entity...identify a prospective customer of the business entity...create a deal for the business entity to propose to the identified prospective customer, the proposed deal is specifically created and targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity...create at least one of a web page and a portal customized for attracting the identified prospective customer to the proposed deal, wherein the at least one customized web page and portal includes a link to the proposed deal specifically created and targeted to the identified prospective customer, and wherein the at least one customized web page and portal is stored within the database...offer the proposed deal to the identified prospective customer by displaying on the at least one client system for the prospective customer the at least one web page and portal customized for attracting the prospective customer to the proposed deal...prompt a permissioned user associated with the business entity to create a deal and a deal library after the prospective customer has selected the proposed deal, wherein the deal library for the deal includes an organizational structure for storing information therein that is automatically created based on the type of deal, and includes at least one default template automatically stored therein that is based upon the type of deal, wherein each division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division...designate the prospective customer that selected the proposed deal as the customer of the business entity, the deal created at the server representing a financial transaction between the customer and the business entity, the deal library representing a portion of the database for storing documents created as part of the financial transaction...assign members to a deal team for the deal between the business entity and the customer, the deal team members include users associated with the business entity who will perform tasks for completing the deal...assign the customer to the deal team and grant permissions to the

customer for accessing specific documents stored in the deal library...prompt a user to assign tasks and milestones to be performed by the deal team members for completing the deal, the tasks and milestones are entered using templates stored within the database...notify the deal team members of the assigned tasks to be performed and milestones accomplished...track each task and milestone for completing the deal...enable the customer to monitor the progress of the deal by displaying on the client system a status of the deal.”

Claim 16 recites a system that is configured to perform steps essentially similar to those described in the method of Claim 1. Accordingly, Applicants submit that Claim 16 is patentable over Libman in view of Fredell for reasons that correspond to the patentability of Claim 1.

Claims 17, 20-30, 76, and 80 depend from Claim 16. When the recitations of Claims 17, 20-30, 76, and 80 are considered in combination with the recitations of Claim 16, Applicants submit that Claims 17, 20-30, 76, and 80 likewise are patentable over Libman in view of Fredell.

Claim 31 recites an apparatus comprising “means for an administrator associated with a business entity to create business profiles, the business entity engaged in a business of offering at least one of products and services to prospective customers, the business profile includes permissions granted to each user of a plurality of users associated with the business entity for at least one of accessing, creating, and modifying information stored within the database...means for identifying a prospective customer of the business entity...means for storing records of the identified prospective customer within the database...means for creating a deal for the business entity to propose to the identified prospective customer, the proposed deal is specifically created and targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity...means for creating a structure of divisions and sub-divisions for the business profile, wherein each division and sub-division has a different authority level within the business entity...means for creating at least one of a web page and a portal customized for attracting the identified prospective customer to the proposed deal, wherein the at least one customized web page and portal includes a link to the proposed deal specifically created and

targeted to the identified prospective customer, and wherein the at least one customized web page and portal is stored within the database...means for offering the proposed deal to the identified prospective customer by displaying on a client system the at least one web page and portal customized for attracting the prospective customer to the proposed deal...means for prompting a permissioned user associated with the business entity to create a deal and a deal library for the proposed deal after the prospective customer has selected the proposed deal, wherein the deal library for the deal includes an organizational structure for storing information therein that is automatically created based on the type of deal, and includes at least one default template automatically stored therein that is based upon the type of deal, wherein each division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division...means for designating the prospective customer that selected the proposed deal as the customer of the business entity, the deal created representing a financial transaction between the customer and the business entity, the deal library representing a portion of the database for storing documents created as part of the financial transaction...means for assigning members to a deal team for the deal between the business entity and the customer, the deal team members include users associated with the business entity who will perform tasks for completing the deal...means for assigning the customer to the deal team and granting permissions to the customer for accessing specific documents stored in the deal library...means for assigning tasks and milestones to be performed by the deal team members for completing the deal...means for notifying the deal team members of the assigned tasks to be performed and milestones...means for tracking each task and milestone for completing the deal...means for enabling the customer to monitor the progress of the deal by displaying on the client system a status of the deal.”

Claim 31 recites an apparatus that is configured to perform steps essentially similar to those described in the method of Claim 1. Accordingly, Applicants submit that Claim 31 is patentable over Libman in view of Fredell for reasons that correspond to the patentability of Claim 1.

Claims 32, 34-42, 77, and 81 depend from Claim 31. When the recitations of Claims 32, 34-42, 77, and 81 are considered in combination with the recitations of Claim 31, Applicants submit that Claims 32, 34-42, 77, and 81 likewise are patentable over Libman in view of Fredell.

Claim 48 recites a method for initiating a deal transaction between a business entity and at least one customer using a server system coupled to a database and in communication with a client system, the client system having a user interface, the server associated with a business entity engaged in a business of offering at least one of products and services to prospective customers, said method comprising the steps of “prompting an administrator associated with the business entity to create a business profile at the server system for storing within the database, the business profile includes permissions granted to each user of a plurality of users associated with the business entity for at least one of accessing, creating, and modifying information stored within the database...identifying a prospective customer of the business entity...creating a deal for the business entity to propose to the identified prospective customer, the proposed deal is specifically created and targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity...creating a structure of divisions and sub-divisions for the business profile, wherein each division and sub-division has a different authority level within the business entity...creating at least one of a web page and a portal customized for attracting the identified prospective customer to the proposed deal, wherein the at least one customized web page and portal includes a link to the proposed deal specifically created and targeted to the identified prospective customer, and wherein the at least one customized web page and portal is stored within the database...offering the proposed deal to the identified prospective customer by displaying on the user interface of the client system the at least one web page and portal customized for attracting the prospective customer to the proposed deal...prompting a permissioned user associated with the business entity to create a deal and a deal library at the server system after the prospective customer has selected the proposed deal, the deal library for the deal including an organizational structure for storing information therein that is automatically created based on the type of deal, and includes at least one default template automatically stored therein that is based upon the type of deal, wherein each



division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division...designating the prospective customer that selected the proposed deal as the customer of the business entity within the server system, the deal created at the server representing a financial transaction between the customer and the business entity, the deal library representing a portion of the database for storing documents created as part of the financial transaction...assigning members to a deal team for the deal between the business entity and the customer, the deal team members include users associated with the business entity who will perform tasks for completing the deal...displaying a library template for the deal downloaded from the server system for prompting a user associated with the business entity for the deal to organize documents associated with the deal within the deal library stored in the database...assigning the customer to the deal team and granting permissions to the customer for accessing specific documents stored in the deal library...assigning at the server system tasks and milestones to be performed by the deal team members for completing the deal...notifying the deal team members of the assigned tasks to be performed and milestones...tracking each task and milestone for completing the deal...enabling the customer to monitor the progress of the deal by displaying on the client system a status of the deal.”

Claim 48 recites a method that includes steps essentially similar to those described in the method of Claim 1. Accordingly, Applicants submit that Claim 48 is patentable over Libman in view of Fredell for reasons that correspond to the patentability of Claim 1.

Claims 49, 51-53, and 83 depend from Claim 48. When the recitations of Claims 49, 51-53, and 83 are considered in combination with the recitations of Claim 48, Applicants submit that Claims 49, 51-53, and 83 likewise are patentable over Libman in view of Fredell.

Claim 61 recites a computer program embodied on a computer-readable medium for managing a deal process between a business entity and a prospective customer, the business entity engaged in a business of offering at least one of products and services to prospective customers, said program comprising at least one code segment that receives information and then “prompts an administrator associated with the business entity to create a business profile

for storing within a database, the business profile includes permissions granted to each user of a plurality of users associated with the business entity for at least one of accessing, creating, and modifying accessing information stored within the database...identifies a prospective customer of the business entity...creates a deal for the business entity to propose to the identified prospective customer, the proposed deal is specifically created and targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity...creates a structure of divisions and sub-divisions for the business profile, wherein each division and sub-division has a different authority level within the business entity...creates at least one of a web page and a portal customized for attracting the identified prospective customer to the proposed deal, wherein the at least one customized web page and portal includes a link to the proposed deal specifically created and targeted to the identified prospective customer, and wherein the at least one customized web page and portal is stored within the database...offers the proposed deal to the identified prospective customer by displaying for the prospective customer the at least one web page and portal customized for attracting the prospective customer to the proposed deal...prompts a permissioned user associated with the business entity to create a deal and a deal library after the prospective customer has selected the proposed deal, the deal library for each selected deal including an organizational structure for storing information therein that is automatically created based on the type of deal, and includes at least one default template that is automatically stored therein and based upon the type of deal, wherein each division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division...designates the prospective customer that selected the proposed deal as the customer of the business entity, the deal created at the server representing a financial transaction between the customer and the business entity, the deal library representing a portion of the database for storing documents created as part of the financial transaction...assigns members to a deal team for the deal between the business entity and the customer, the deal team members include users associated with the business entity who will perform tasks for completing the deal...assigns the customer to the deal team and grants permissions to the customer for accessing specific

documents stored in the deal library...assigns tasks and milestones to be performed by the deal team members for completing the deal...notifies the deal team members of the assigned tasks to be performed and milestones...tracks each task and milestone for completing the deal...enables the customer to monitor the progress of the deal by displaying on the client system a status of the deal.”

Claim 61 recites a computer program comprising at least one code segment configured to perform steps essentially similar to those described in the method of Claim 1. Accordingly, Applicants submit that Claim 61 is patentable over Libman in view of Fredell for reasons that correspond to the patentability of Claim 1.

Claims 62-65, 78, and 82 depend from Claim 61. When the recitations of Claims 62-65, 78, and 82 are considered in combination with the recitations of Claim 61, Applicants submit that Claims 62-65, 78, and 82 likewise are patentable over Libman in view of Fredell.

Claim 67 recites a computer for managing a deal process between a business entity and a prospective customer, the computer coupled to a database, the business entity engaged in a business of offering at least one of products and services to prospective customers, the computer programmed to “prompt an administrator associated with the business entity to create a business profile for storing within the database, the business profile includes permissions granted to each user of a plurality of users associated with the business entity for at least one of accessing, creating, and modifying information stored within the database...identify a prospective customer of the business entity...create a deal for the business entity to propose to the identified prospective customer, the proposed deal is specifically created and targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity...create a structure of divisions and sub-divisions for the business profile, wherein each division and sub-division has a different authority level within the business entity...create at least one of a web page and a portal customized for attracting the identified prospective customer to the proposed deal, wherein the at least one customized web page and portal stored within the database...offering the proposed deal to the identified prospective customer by displaying for the prospective customer the at least one web page and portal customized for attracting the

prospective customer to the proposed deal...prompt a permissioned user associated with the business entity to create a deal and a deal library after the prospective customer has selected the proposed deal, wherein the deal library for the deal includes an organizational structure for storing information based therein that is automatically created based on the type of deal, and includes at least one default template that is automatically stored therein and based upon the type of deal, wherein each division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division...designate the prospective customer that selected the proposed deal as the customer of the business entity, the deal created at the server representing a financial transaction between the customer and the business entity, the deal library representing a portion of the database for storing documents created as part of the financial transaction...assign members to a deal team for the deal between the business entity and the customer, the deal team members include users associated with the business entity who will perform tasks for completing the deal...assign the customer to the deal team and grant permissions to the customer for accessing specific documents stored in the deal library...assign tasks and milestones to be performed by the deal team members for completing the deal...notify the deal team members of the assigned tasks to be performed and milestones...track each task and milestone for completing the deal...enable the customer to monitor the progress of each assigned deal by displaying on the client system a status of the deal.”

Claim 67 recites a computer configured to perform steps essentially similar to those described in the method of Claim 1. Accordingly, Applicants submit that Claim 67 is patentable over Libman in view of Fredell for reasons that correspond to the patentability of Claim 1.

Claims 68-70 and 84 depend from Claim 67. When the recitations of Claims 68-70 and 84 are considered in combination with the recitations of Claim 67, Applicants submit that Claims 68-70 and 84 likewise are patentable over Libman in view of Fredell.

For at least the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 1-3, 5-18, 20-42, 48-49, 51-53, 61-65, 67-70, and 75-84 be withdrawn.

In view of the foregoing amendment and remarks, all the claims now active in this application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully Submitted,



Daniel M. Fitzgerald  
Registration No. 38,880  
ARMSTRONG TEASDALE LLP  
One Metropolitan Square, Suite 2600  
St. Louis, Missouri 63102-2740  
(314) 621-5070